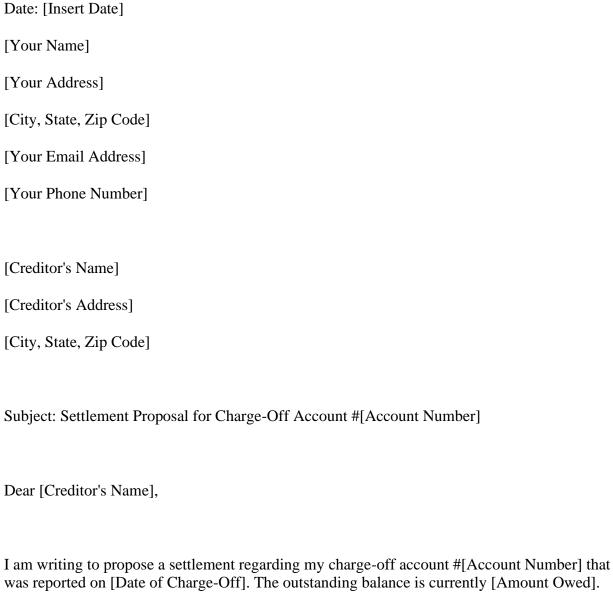
Settlement Proposal for Charge-Off Account



Due to [brief explanation of financial circumstances], I am unable to pay the full balance at this time. However, I would like to settle this account and resolve this matter as soon as possible.

I propose a settlement amount of [Proposed Settlement Amount], which I can pay in a lump sum by [Proposed Payment Date]. I believe this offer will benefit both parties by allowing me to clear this debt while providing you with a portion of the owed amount without further collection efforts.

If you are amenable to this proposal, please send me a written confirmation that outlines the terms of the agreement, including that the account will be marked as "Paid in Full" or "Settled" on my credit report.

Tł	ıank	you for y	our consi	ideration.	I look	forward	l to	your	prom	pt res	ponse.
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Sincerely,

[Your Name]